

# Deschutes County Open Enrollment Oct. 30 – Nov.15, 2023

## Everyone Must Take Action!

Even if you are not changing any benefits, you must make benefit elections for the 2024 plan year. You must go to Employee Self Service (ESS), review your benefits and select:

- Decline benefit
- No change
- Make New Election

**You must submit your choices by 5:00 pm Wed., November 15<sup>th</sup>, even if you are not changing your benefits.**

## Open Enrollment

- Open enrollment will be **Oct. 30 – Nov. 15, 2023.**

There is a change to the monthly employee premium cost share. It will increase to \$95 for Employee Only and \$116 for Employee + Dependents for 2024.

- This is the time to make changes to your benefits:
  - Renew/start flexible spending accounts
  - Add/drop eligible dependents
  - Opt-out of health or dental coverage
  - Review/change current voluntary benefit elections for Life and ADD insurance, Aflac, Deferred Compensation
- Some changes are “always available”  
Many voluntary benefits can be changed any time during the year: Life and ADD insurance, post-tax Aflac, Deferred Compensation.

## Open Enrollment Resources

- [inside DC - Benefits](#)  
Viewable from any County computer – year-round. There is detailed benefits information including plan documents, forms and reference materials. This information is available at any time.
- [Deschutes.org - Open Enrollment](#)  
Viewable from any computer with an internet connection, under the Human Resources department tab. Provides detailed instructions and supporting documents for the 2024 plan year open enrollment.

## Where do I make my elections?

We will be using the Employee Self Service (ESS) portal for open enrollment.

### *ESS Web Address:*

<https://selfservice.deschutes.org/ess/>

*Login and click Benefits tab*

**ESS can be accessed through any computer or mobile device with internet access.** Your Username is your 4-digit employee ID. Refer to the [ESS user guide](#) if you need help logging in.

This is the employee portal to the Munis system. You have the ability to view all of your personal employee information in one spot. You also have the ability to request changes to personal and demographic information, benefits, tax elections and submit “life event” changes.

**Beginning October 30<sup>th</sup>, you can make your open enrollment elections.**



Human Resources  
(541) 317-3154  
[benefits@deschutes.org](mailto:benefits@deschutes.org)

*To request this information in an alternate format, please call Health Services or send an email to [accessibility@deschutes.org](mailto:accessibility@deschutes.org).*

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## **FLEXIBLE SPENDING ACCOUNTS (FSA): Employee Paid Pre-tax Contributions**

**Plan Highlights:** As part of your benefit package, you have an option to enroll in an FSA, which can help you offset the costs of health and/or dependent care. An FSA allows you to pay for certain health-related and dependent care expenses with pretax dollars.

**FSA Open Enrollment Options:** **You must re-enroll annually. Re-enrollment is also required to roll over up to \$610 of remaining Health Related Expenses (HRE) funds.** The Open Enrollment period for FSA is Oct. 30<sup>th</sup> – Nov. 15<sup>th</sup>. All enrollments need to be completed through ESS by 5:00 PM on November 15<sup>th</sup> using your work computer or your home computer; **no forms will be accepted.** To begin your enrollment, you will need to navigate to the Open Enrollment page in ESS. Detailed instructions can be found on the Open Enrollment webpage on [www.deschutes.org/hr/page/open-enrollment](http://www.deschutes.org/hr/page/open-enrollment).

**Your 2024 FSA plan year will be 1/1/2024 – 12/31/2024.** This will align the FSA plan year with the health benefits calendar plan year. In November 2024, you will have an opportunity to enroll in FSA for January – December 2025.

The following FSA plans are available:

- **Unreimbursed Health Expenses (HRE):** Healthcare expenses that are either not covered or only partially covered by your insurance plan can be paid pre-tax. Examples include deductibles, copays, dental expenses (even orthodontia), prescriptions and vision care. The maximum deduction for the new plan year is \$3,050.00. **At the end of the 2024 plan year, you may carry over up to \$640.00 into the 2025 plan year.**

**The Benny Prepaid Benefits Card:** Benny™ is a special-purpose MasterCard® that draws on the value of your annual HRE election amount. Benny™ cards are automatically provided to HRE account participants.

**Dependent Care Expenses (DCE):** Childcare and elder care expenses you incur while at work or school may be deducted from your paycheck pre-tax. This includes daycare expenses for a child up to age 13 or a disabled tax dependent unable to care for themselves. The maximum deduction for the new plan year is \$5,000.00.

## **LIFE INSURANCE: Life, AD&D, LTD Insurance**

**Plan Highlights:** **Special for Open Enrollment – If your current employee voluntary life coverage is less than \$100,000 or your current spouse voluntary life coverage is less than \$30,000, you may purchase up to \$20k (2 units) of employee and/or spouse voluntary life insurance with no medical questions asked. All other additions or increases to voluntary life coverage are subject to medical review for insurability.**

Descriptions of the Life, Accidental Death and Dismemberment, and Long Term Disability Insurances paid for by Deschutes County can be found on the Employee Benefits webpage on [www.deschutes.org/hr/page/open-enrollment](http://www.deschutes.org/hr/page/open-enrollment). If you purchase additional voluntary life insurance through Deschutes County, please note the premiums are age-banded and will increase each January 1<sup>st</sup> following a milestone birthday (35, 40, 45, 50, 55, etc.).

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## ***Insurance Options:***

- Always Available - You can apply for voluntary supplemental Life Insurance for you and your dependents any time during the year. Additions and increases made throughout the year are subject to medical underwriting.
- During Open Enrollment (SPECIAL) - Employees eligible to be insured under Voluntary Term Life and employees currently insured under the Voluntary Term Life Insurance portion of this policy may elect and/or increase their Voluntary Life or Spouse Voluntary Life Insurance Benefit of up to 2 units of \$10,000 (\$20k) up to the Guarantee Issue amount (\$100,000 for Employee/\$30,000 for Spouse) without having to satisfy the Insurability Requirement. Guarantee Issue Amounts and Benefit Levels are shown above. Insurance will be effective on 1/1/2024.

## **AFLAC**

**AFLAC enrollment changes cannot be done and are not viewable through ESS.**

### ***Voluntary Supplemental Insurance through AFLAC:***

- AFLAC provides many different policies: Short-term Disability, Accident, Cancer, etc. Some policies are allowed to be taken pre-tax. You can enroll, change and cancel coverage at any time during the year as a post-tax policy; however, you can only add/drop or change pre-tax policies during Open Enrollment. More information is available on the Open Enrollment webpage on [www.deschutes.org/hr/page/open-enrollment](http://www.deschutes.org/hr/page/open-enrollment).

Contact the AFLAC representative, Becky Swanson, directly to arrange a personal meeting time to discuss options available through AFLAC. All AFLAC enrollment and change forms must be received by Becky by November 15<sup>th</sup>.

*Becky Swanson*

Office: (541) 531-5759

[rebecca\\_swanson@us.aflac.com](mailto:rebecca_swanson@us.aflac.com)

## **DEFERRED COMPENSATION (457 Plan)**

### ***Plan Highlights:***

- Set aside pre-tax or post-tax dollars for retirement. **Changes made through open enrollment are effective 1/1/2024.** To change your deferred compensation election for December (or any other time during the year), login to ESS, click on the personal information tab select Add/View Changes. Select add new action and choose BENEFIT CHANGE. From there you can initiate your deferred compensation change. Changes can be made during any time of year. All changes are effective the month following receipt of the form by HR, per IRS regulations.

Contact the account representative anytime during the year to establish a deferred compensation account or for questions regarding your existing account.

- MissionSquare (formerly ICMA) – Customer Service, (800) 669-7400
- Nationwide Retirement Solutions – Philip Carbajal, (202) 430-3221, [pcarbajal@missionsq.org](mailto:pcarbajal@missionsq.org)
- Empower (formerly MassMutual) – Jeanie Eberle, (541) 923-5135, [Jeanie.eberle@edwardjones.com](mailto:Jeanie.eberle@edwardjones.com)

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## **STATE OF OREGON PUBLIC EMPLOYEES RETIREMENT SYSTEM (PERS)**

Go to PERS online members' services page to view more information about your PERS retirement benefit:  
[www.Oregon.gov/PERS](http://www.Oregon.gov/PERS)

### **Open Enrollment FAQs and Information**

**Q: How much will I pay for my health insurance this year?**

A: **There is an increase to the employee portion of the health insurance.** The cost for medical coverage is \$90 per month for employees only, \$111 per month for employees with dependents and dental coverage remains \$5 per month. Full-time employees are eligible for the Standard Plan and part-time employees are eligible for the High Deductible Plan unless they choose to pay the difference for the Standard Plan.

**Q: What benefit changes can I make during Open Enrollment?**

A: **Open enrollment will be conducted through Employee Self Service (ESS) Oct. 30<sup>th</sup> - Nov. 15<sup>th</sup>.**  
<https://selfservice.deschutes.org/ess/> Open Enrollment is the time to enroll/re-enroll in Flexible Spending Accounts, add/drop dependents on your health insurance, opt-out of health or dental insurance, and add/drop pre-tax voluntary benefits through AFLAC. It is also a good time to review your life insurance and deferred compensation elections.

**Q: Where can I find Open Enrollment Materials?**

A: Enrollment materials and information can be found in this packet and on the Open Enrollment webpage under the Human Resources webpage, [www.deschutes.org/hr/page/open-enrollment](http://www.deschutes.org/hr/page/open-enrollment), or contact HR staff directly for details. HR staff is available for questions; just give us a call at (541) 317-3117 or (541) 317-3154, or send us an email at [benefits@deschutes.org](mailto:benefits@deschutes.org).

**Q: How do I review my current Flexible Spending elections?**

A: You can login to ESS to review your current elections under the Benefits tab. See the instructions further on in this packet. **Flexible Spending Account enrollment** must be completed through ESS by November 15<sup>th</sup>. **FSA requires annual re-enrollment. Re-enrollment is also required to roll over up to \$610 of remaining Health Related Expenses (HRE) funds.** You must contribute a minimal amount for the 2024 plan year for rollover to be eligible.

**Q: How can I add, change, or cancel Aflac policies?**

A: You cannot view or change current Aflac elections through ESS. To review your current policies, contact the County's Aflac representative, Becky Swanson, at (541) 531-5759 or [rebecca\\_swanson@us.aflac.com](mailto:rebecca_swanson@us.aflac.com). Post-tax Aflac policies can be added, changed or cancelled at any time. To cancel a current policy, an Aflac Cancellation Form is available on the Open Enrollment webpage and may be submitted to [benefits@deschutes.org](mailto:benefits@deschutes.org). Adding new pre-tax policies or changing current pre-tax policies must be done directly through the County's Aflac representative, Becky Swanson. All changes to pre-tax policies must be made no later than 5:00 PM on November 15th.

**Q: When will the elections I make during Open Enrollment be effective?**

A: All changes will be effective January 1<sup>st</sup>, 2024.

**Health Plans:** Health plan summaries can be found on the Health Insurance webpage on: [www.deschutes.org/hr/page/health-insurance](http://www.deschutes.org/hr/page/health-insurance)

- Standard Plan
- High Deductible Plan

**Health Plan Open Enrollment Options:**

- Enrollment Change: Make new elections through ESS during open enrollment if you want to:
  - Add or drop eligible dependents to your health plan
  - Add or drop dental coverage
  - Change plans, if eligible
- Health Plan Opt-Out Option: Employees who elect not to participate in the Deschutes County Employee Health Benefit Plan including medical, pharmacy, dental and vision coverage will be entitled to receive a monthly stipend. Choose the Opt-out election through ESS during open enrollment.
  - Please read the Opt-Out Form for details on eligibility and the stipend. This form must be completed annually if opting out of health coverage through ESS and is available on the Open Enrollment webpage on [www.deschutes.org/hr/page/open-enrollment](http://www.deschutes.org/hr/page/open-enrollment).